

IN THE SPECIFICATION

Please amend the Abstract on page 24 as follows:

METHOD AND SYSTEM FOR ON-LINE COMMUNICATION  
BASED ON AN OFF-LINE TRANSACTION

ABSTRACT OF THE DISCLOSURE

A method and system for communicating the approval of a purchase, and also billing for the purchase. Information related to the financial situation of a customer which was obtained from an off-line transaction is stored. Subsequently, a customer desires to enter into an on-line purchase. The previous information obtained from the off-line transaction is utilized to approve of a credit purchase by the customer. In response to such approval, the order may be shipped and subsequently, or simultaneously, an electronic or other bill or receipt is sent.

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